

SENATE BILL 849

C3

2lr1250

By: **Senator King**

Introduced and read first time: February 3, 2012

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Dental Preventive Care – Coverage for Dental Cleanings**

3 FOR the purpose of requiring certain insurers, nonprofit health service plans, health
4 maintenance organizations, dental plan organizations, and certain other
5 persons to provide coverage for certain dental preventive care if certain
6 conditions are met; prohibiting certain provisions of this Act from being
7 construed to require coverage for a certain service; making certain requirements
8 of this Act applicable to health maintenance organizations; defining certain
9 terms; providing for the application of this Act; and generally relating to
10 coverage for dental preventive care under health insurance.

11 BY adding to

12 Article – Insurance
13 Section 15–135.1
14 Annotated Code of Maryland
15 (2011 Replacement Volume)

16 BY adding to

17 Article – Health – General
18 Section 19–706(III)
19 Annotated Code of Maryland
20 (2009 Replacement Volume and 2011 Supplement)

21 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
22 MARYLAND, That the Laws of Maryland read as follows:

23 **Article – Insurance**

24 **15–135.1.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE**
2 **MEANINGS INDICATED.**

3 **(2) "CARRIER" MEANS:**

4 **(I) AN INSURER;**

5 **(II) A NONPROFIT HEALTH SERVICE PLAN;**

6 **(III) A HEALTH MAINTENANCE ORGANIZATION;**

7 **(IV) A DENTAL PLAN ORGANIZATION; OR**

8 **(V) ANY OTHER PERSON THAT PROVIDES DENTAL BENEFIT**
9 **PLANS SUBJECT TO REGULATION BY THE STATE.**

10 **(3) (I) "DENTAL PREVENTIVE CARE" MEANS A PREVENTIVE**
11 **DENTAL VISIT, SCREENING, OR EXAMINATION THAT IS A COVERED BENEFIT**
12 **UNDER A POLICY OR CONTRACT ISSUED OR DELIVERED BY A CARRIER.**

13 **(II) "DENTAL PREVENTIVE CARE" INCLUDES, IF THE**
14 **SERVICE IS A COVERED BENEFIT, A ROUTINE DENTAL CLEANING.**

15 **(B) A CARRIER THAT PROVIDES COVERED BENEFITS FOR DENTAL**
16 **PREVENTIVE CARE SHALL PROVIDE COVERAGE FOR ROUTINE DENTAL**
17 **CLEANINGS IF:**

18 **(1) THE DENTAL CLEANINGS ARE PROVIDED:**

19 **(I) NO MORE THAN TWICE AT ANY TIME DURING THE PLAN**
20 **YEAR ESTABLISHED IN THE POLICY OR CONTRACT IF THE POLICY OR CONTRACT**
21 **PROVIDES COVERAGE FOR DENTAL CLEANINGS TWICE DURING THE PLAN YEAR;**
22 **OR**

23 **(II) NO MORE THAN ONCE AT ANY TIME DURING THE PLAN**
24 **YEAR ESTABLISHED IN THE POLICY OR CONTRACT IF THE POLICY OR CONTRACT**
25 **PROVIDES COVERAGE FOR A DENTAL CLEANING ONCE DURING THE PLAN YEAR;**
26 **AND**

27 **(2) ANY OTHER REQUIREMENTS FOR COVERAGE OF THE DENTAL**
28 **PREVENTIVE CARE ARE MET.**

